

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (ERIE)

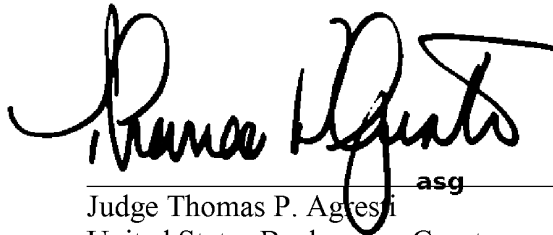
| | | |
|----------------------------|---|----------------------------------|
| IN RE: |) | Bankruptcy Case No. 20-10087-TPA |
| |) | |
| BRUCE R. BREWER, |) | |
| |) | Chapter 13 |
| Debtor |) | |
| |) | Related Docket No. 43 |
| ALLY BANK serviced by ALLY |) | |
| SERVICING LLC, |) | |
| |) | |
| Movant |) | |
| |) | |
| v. |) | |
| |) | |
| BRUCE R. BREWER, EMILY A. |) | |
| BREWER, AND RONDA J. |) | |
| WINNECOUR, ESQUIRE, |) | |
| TRUSTEE, |) | |
| |) | |
| Respondents |) | |

ORDER

AND NOW, this 12th day of January, 2021, upon consideration of the foregoing Motion for Relief from Automatic Stay and Co-Debtor Stay (the “Motion”) filed by the Movant, Ally Bank, serviced by Ally Servicing LLC (“Ally”), and after notice and hearing as appropriate if any, it appearing that the Debtor, Bruce R. Brewer, and the Co-Debtor, Emily A. Brewer, are parties to a Retail Installment Sale Contract with Ally (the “Contract”), that as security for the Contract, Ally was granted a security interest in the Debtor’s 2016 Chevrolet Trax (the “Vehicle”), that Ally’s lien is noted on the Pennsylvania Title to the Vehicle, that the Debtor and Co-Debtor are in default under the terms of the Contract for failing to make payments when due, that the Vehicle is not necessary for an effective reorganization of the Debtor, that Ally lacks adequate protection of its interests in the Vehicle, that the Chapter 13

Plan and Confirmation Order provide that the Vehicle is surrendered and no payment is to be made on Ally's secured claim and that cause exists for granting the Motion, it is therefore

ORDERED, ADJUDGED and **DECREED** that the Motion is **GRANTED**. Ally is granted relief from the Automatic Stay (11 U.S.C. §362) and from the Co-Debtor Stay (11 U.S.C. §1301) to exercise its state law rights against the Vehicle and the non-bankrupt co-owner of the Vehicle, including but not limited to, repossession, sale, etc.

A handwritten signature in black ink, appearing to read "Thomas P. Agresti", is written over a horizontal line. To the right of the signature, the letters "asg" are printed.

Judge Thomas P. Agresti
United States Bankruptcy Court

1721154.v1

In re:
Bruce R. Brewer
Debtor

Case No. 20-10087-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 12, 2021

User: mgut
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Bruce R. Brewer, 564 Copenhaver Road, Falls Creek, PA 15840-3016 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com |
| Kenneth P. Seitz | on behalf of Debtor Bruce R. Brewer thedebterasers@aol.com |
| Mark G. Claypool | on behalf of Creditor Ally Bank serviced by Ally Servicing LLC mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 5